

| PROPERTY DAMAGE | LIABILITY ONLY |
|-----------------|----------------|
|-----------------|----------------|

| Agricultural                      |                                   |
|-----------------------------------|-----------------------------------|
| Agriculture Contractors           | Agriculture Contractors           |
| Fencing Contractors               | Fencing Contractors               |
| Garden Centres (agricultural)     | Garden Centres                    |
| Gardeners                         | Gardeners                         |
| Landscape Gardeners               | Landscape Gardeners               |
| Shed and Garage Supply & Erection | Market Gardeners                  |
| Tree Surgeons                     | Shed and Garage Supply & Erection |
|                                   | Tree Surgeons                     |

| Cleaning                                                |                                                         |
|---------------------------------------------------------|---------------------------------------------------------|
| Boot and Shoe Manufacturers                             | Boot and Shoe Manufacturers                             |
| Boot and Shoe Distributors                              | Boot and Shoe Distributors                              |
| Designers and Pattern Makers                            | Designers and Pattern Makers                            |
| Embroiderers                                            | Clothing, Knitwear and Textile Distributors             |
| Hat Manufacturers                                       | Embroiderers                                            |
| Hat and Fashion Accessory Distributors                  | Hat Manufacturers                                       |
| Tailors and Dress Makers                                | Hat and Fashion Accessory Distributors                  |
| Textile Bleaching, Dyeing, Printing and Finishing Works | Ribbon Manufacturers                                    |
| Wig Manufacturers                                       | Tailors and Dressmakers                                 |
| Workwear, Uniforms and Safety Clothing Distributors     | Textile Bleaching, Dyeing, Printing and Finishing Works |
| Workwear, Uniforms and Safety Clothing Manufacturers    | Wig Manufacturers                                       |
|                                                         | Workwear and Safety Clothing Distributors               |
|                                                         | Workwear and Safety Clothing Manufacturers              |

| Clothing                                        |                                                 |
|-------------------------------------------------|-------------------------------------------------|
| Carpet Beaters and Cleaners                     | Caretakers                                      |
| Car Valets                                      | Carpet Beaters and Cleaners                     |
| Chimney Sweeps                                  | Car Valets                                      |
| Cleaners (domestic and commercial)              | Chimney Sweeps                                  |
| Cleaning Contractors (industrial)               | Cleaners (domestic, shops, offices etc.)        |
| Drain Cleaners                                  | Cleaning Contractors (commercial)               |
| Dry Cleaners and Laundry (commercial)           | Drain Cleaners                                  |
| Vehicle Valets (commercial)                     | Dry Cleaners                                    |
| Window Cleaners                                 | Vehicle Valets (commercial)                     |
| Window Cleaners (ground level or internal only) | Window Cleaners (ground level or internal only) |

| Community Services and Education                                      |                                                                       |
|-----------------------------------------------------------------------|-----------------------------------------------------------------------|
| Cemeteries                                                            | Cemeteries                                                            |
| Charitable Organisations (non-manual activities only)                 | Charitable Organisations (non-manual activities only)                 |
| Charitable Organisations (inc. non-hazardous fund-raising activities) | Charitable Organisations (inc. non-hazardous fund-raising activities) |
| Childminders                                                          | Childminders                                                          |
| Community Centres                                                     | Community Centres                                                     |
| First Aiders                                                          | First Aiders                                                          |
| Pavilions and Scout Huts                                              | Pavilions and Scout Huts                                              |
| Training Workshops (craftsmen)                                        | Training Workshops (craftsmen)                                        |

| Contractors and Construction                      |                                                   |
|---------------------------------------------------|---------------------------------------------------|
| Abseiling and Rope Access                         | Boat Builders (small pleasure craft)              |
| Bricklayers                                       | Boat Repairers                                    |
| Builders and Contractors (offices)                | Bricklayers                                       |
| Canal and River Maintenance Services              | Building Contractors                              |
| Cladding Contractors                              | Cladding Contractors                              |
| Concrete Contractors                              | Concrete Contractors                              |
| Concrete Delivery and Pumping                     | Concrete Delivery and Pumping                     |
| Curtain Wallers                                   | Curtain Wallers                                   |
| Diamond Drillers                                  | Diamond Drillers                                  |
| Draught Proofers                                  | Draught Proofers                                  |
| Flue Liners                                       | Flue Liners                                       |
| Ground workers (to a max depth of 2m)             | Ground workers (to a max depth of 2m)             |
| Ground workers (to a max depth of 5m)             | Ground workers (to a max depth of 3m)             |
| Guttering and Facia Board Supply and Installation | Guttering and Facia Board Supply and Installation |
| Hoarding Contractors                              | Hoarding Contractors                              |
| Kerbing Contractors                               | Kerbing Contractors                               |
| Loft Conversion Contractors                       | Loft Conversion Contractors                       |
| Mast Erectors                                     | Paving Contractors                                |

One Underwriting is a trading style of Cover 4 You Limited who are authorised and regulated by the Financial Conduct Authority and are entered on the Financial Services Register under reference 672756 for Insurance Business Only.

Registered address: One Underwriting, The Exchange, 5 Bank Street, BURY, BL9 0DN.

For enquires please email [info@1uw.co.uk](mailto:info@1uw.co.uk) or telephone 0161 413 8606.

|                        |                       |
|------------------------|-----------------------|
| <b>PROPERTY DAMAGE</b> | <b>LIABILITY ONLY</b> |
|------------------------|-----------------------|

| Contractors and Construction (continued) |                                          |
|------------------------------------------|------------------------------------------|
| Paving Contractors                       | Plant Hire (mechanical plant)            |
| Plant Hire (mechanical plant)            | Plant Operators and Drivers              |
| Plant Operators and Drivers              | Playground Equipment Installers          |
| Playground Equipment Installers          | Railway Contractors (non red zone)       |
| Road and Surface Lining Contractors      | Road and Surface Lining Contractors      |
| Shot Blasters                            | Shot Blasters                            |
| Shuttering and Formwork                  | Shuttering and Formwork                  |
| Steel Erectors (single storey units)     | Steel Erectors (single storey units)     |
| Steel Fixers                             | Steel Fixers                             |
| Street Furniture Supply and Installation | Street Furniture Supply and Installation |
| Surfacing Contractors                    | Surfacing Contractors                    |
| Swimming Pool Supply and Installation    | Swimming Pool Supply and Installation    |
| Telegraph Pole Installers                |                                          |
| Welders (mobile)                         |                                          |

| Contractors (Others)                                            |                                                                                   |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Bathroom Fitters                                                | Bathroom Fitters                                                                  |
| Blind Suppliers and Installers                                  | Blind Suppliers and Installers                                                    |
| Carpet Suppliers and Fitters                                    | Carpet Suppliers and Fitters                                                      |
| Curtain Suppliers and Fitters                                   | Curtain Suppliers and Fitters                                                     |
| Damp Proofing and Timber Treatment                              | Damp Proofing and Timber Treatment                                                |
| Disabled Equipment Supply and Installation                      | Disabled Equipment Supply and Installation                                        |
| Exhibition Stand Contractors                                    | Exhibition Stand Contractors                                                      |
| Fire Proofers and Installers of Passive Fire Protection         | Fibre Glass Contractors                                                           |
| Fire Surround Supply and Installers                             | Fire Proofers and Installers of Passive Fire Protection                           |
| Flooring Contractors                                            | Fire Surround Supply and Installers                                               |
| Glazing Supply and Installation                                 | Flooring Contractors                                                              |
| Insulation Contractors                                          | Glazing Supply and Installation<br><b>(exc. roof glazing and curtain walling)</b> |
| Interior Designers and Decorators                               | Insulation Contractors                                                            |
| Kitchen Fitters                                                 | Interior Designers and Decorators                                                 |
| Locksmiths                                                      | Kitchen Fitters                                                                   |
| Marquee Supply and Erection                                     | Locksmiths                                                                        |
| Painters and Decorators                                         | Marquee Supply and Erection                                                       |
| Painters and Decorators (inc. spray painting)                   | Painters and Decorators                                                           |
| Pest Control                                                    | Painters and Decorators (inc. spray painting)                                     |
| Plasterers (inc. artexing, coving and dry lining)               | Pest Control                                                                      |
| Plastic Welders                                                 | Plasterers (inc. artexing, coving and dry lining)                                 |
| Property Maintenance                                            | Plastic Welders                                                                   |
| Racking Installers                                              | Property Maintenance                                                              |
| Sealant Contractors (mastic, etc.)                              | Racking Installers                                                                |
| Shopfitters                                                     | Sealant Contractors (mastic, etc.)                                                |
| Sign Erectors                                                   | Shopfitters                                                                       |
| Sign Writers                                                    | Sign Erectors                                                                     |
| Staging and Set Erectors                                        | Sign Writers                                                                      |
| Stonemasons                                                     | Staging and Set Erectors                                                          |
| Suspended Ceiling and Partitioning Contractors                  | Stonemasons                                                                       |
| Tilers (walls and floors)                                       | Suspended Ceiling and Partitioning Contractors                                    |
| Vending Machine Contractors (inc. hire, service and filling up) | Tilers (walls and floors)                                                         |
| Windscreen Fitters, Repairers and Etchers                       | Vending Machine Contractors (inc. hire, service and filling up)                   |
|                                                                 | Windscreen Fitters, Repairers and Etchers                                         |

| Distribution                                          |                                                                                                                                  |
|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Aerial and Satellite Dish Distributors                | Aerial and Satellite Dish Distributors                                                                                           |
| Aggregate Distributors (sand ballast, chippings etc.) | Aerosol Spray Can Distributors                                                                                                   |
| Alarm and Security Product Distributors               | Aggregate Distributors (sand ballast, chippings etc.)<br><b>(exc. quarries)</b>                                                  |
| Animal Feed Distributors                              | Alarm and Security Product Distributors                                                                                          |
| Artificial Limb Distributors                          | Animal Feed Distributors<br><b>(herbal and organic branded products only)</b><br><b>(exc. mixing, packaging, labelling etc.)</b> |
| Bag and Luggage Distributors                          | Artificial Limb Distributors <b>(exc. implants)</b>                                                                              |
| Basket and Wicker Product Distributors                | Bag and Luggage Distributors                                                                                                     |
| Battery Distributors                                  | Basket and Wicker Product Distributors                                                                                           |

One Underwriting is a trading style of Cover 4 You Limited who are authorised and regulated by the Financial Conduct Authority and are entered on the Financial Services Register under reference 672756 for Insurance Business Only.

Registered address: One Underwriting, The Exchange, 5 Bank Street, BURY, BL9 0DN.

For enquires please email [info@1uw.co.uk](mailto:info@1uw.co.uk) or telephone 0161 413 8606.

|                        |                       |
|------------------------|-----------------------|
| <b>PROPERTY DAMAGE</b> | <b>LIABILITY ONLY</b> |
|------------------------|-----------------------|

| <b>Distribution (continued)</b>                                        |                                                                           |
|------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Bottle Suppliers                                                       | Battery Distributors                                                      |
| Builders Merchants                                                     | Bottle Distributors                                                       |
| Cable Distributors                                                     | Builders Merchants                                                        |
| Camera Distributors                                                    | Cable Distributors                                                        |
| Camping Equipment Distributors                                         | Camera Distributors                                                       |
| Candle and Wax Product Distributors                                    | Camping Equipment Distributors                                            |
| Caravans and Caravan Dealers                                           | Candle and Wax Product Distributors                                       |
| Carpet Dealers Distributors                                            | Caravans and Caravan Dealers                                              |
| Cash and Carry                                                         | Carpet Dealers and Distributors                                           |
| Cassette, CD, DVD and Record Dealers                                   | Cash and Carry                                                            |
| Chandlers                                                              | Cassette, CD, DVD and Record Dealers                                      |
| Christmas Cracker and Decoration Distributors                          | Chandlers                                                                 |
| Clock and Watch Distributors                                           | Christmas Cracker and Decoration Distributors                             |
| Computer and Ancillary Equipment Distributors                          | Clock and Watch Distributors                                              |
| Contraceptive Distributors                                             | Computer and Ancillary Equipment Distributors                             |
| Cosmetic Distributors                                                  | Contraceptive Distributors                                                |
| DIY Equipment and Decorating Products Distributors                     | Cosmetic Distributors                                                     |
| Electrical Equipment Distributors (domestic)                           | DIY Equipment and Decorating Products Distributors                        |
| Electronic Equipment Distributors (commercial)                         | Electrical Equipment Distributors (domestic)                              |
| Essential Oil Distributors                                             | Electronic Equipment Distributors (commercial)                            |
| Fancy Goods Distribution                                               | Essential Oil Distributors                                                |
| Forwarding and Shipping Agents, Receiving Offices and Warehouses       | Fancy Goods Distributors<br><b>(non-hazardous products only)</b>          |
| Furniture Distribution                                                 | Forwarding and Shipping Agents, Receiving Offices and Warehouses          |
| Glazing Distributors                                                   | Furniture Distributors                                                    |
| Hardware and Ironmongery Distribution                                  | Glazing Distributors                                                      |
| Kitchenware and Household Goods Distributors                           | Hardware and Ironmongery Distributors                                     |
| Lens and Optical Product Distributors                                  | Kitchenware and Household Goods Distributors                              |
| Lighting Distributors                                                  | Lens and Optical Product Distributors                                     |
| Mail Order and Internet Suppliers                                      | Lighting Distributors                                                     |
| Medical and Laboratory Equipment Distribution                          | Mail Order and Internet Suppliers<br><b>(non-hazardous products only)</b> |
| Musical Instrument Distributors                                        | Medical and Laboratory Equipment Distributors                             |
| Nursery Equipment Distributors                                         | Musical Instrument Distributors                                           |
| Office Equipment Distributors                                          | Nursery Equipment Distributors                                            |
| Paper and Cardboard Distributors                                       | Office Equipment Distributors                                             |
| Pet Product Distributors <b>(exc. livestock)</b>                       | Paper and Cardboard Distributors                                          |
| Plant and Mechanical Equipment Distributors                            | Pet Product Distributors                                                  |
| Soft Furnishing Distribution<br>(ie. curtains, cushions, bedding etc.) | Plant and Mechanical Equipment Distributors                               |
| Sporting Equipment Distribution                                        | Soft Furnishing Distributors<br>(ie. curtains, cushions, bedding etc.)    |
| Stationery Distribution                                                | Sporting Equipment Distributors                                           |
| Telephone Equipment Distribution                                       | Stationery Distributors                                                   |
| Toiletry Distribution                                                  | Telephone Equipment Distributors <b>(exc. mobile phones)</b>              |
| Toy Distributors                                                       | Toiletry Distributors                                                     |
| Warehouses and Wholesalers<br>(general distribution and storage)       | Toy Distributors                                                          |
| Wheelchair and Disabled Equipment Distributors                         | Warehouses and Wholesalers<br>(general distribution and storage)          |
|                                                                        | Wheelchair and Disabled Equipment Distributors                            |

| <b>Engineers</b>                              |                                               |
|-----------------------------------------------|-----------------------------------------------|
| Aerial and Satellite Dish Supply and Erection | Aerial and Satellite Dish Supply and Erection |
| Air Conditioning and Refrigeration Engineers  | Air Conditioning and Refrigeration Engineers  |
| Alarm and CCTV Supply and Installation        | Alarm and CCTV Supply and Installation        |
| Amusement and Leisure Equipment Engineers     | Amusement and Leisure Equipment Engineers     |
| Car Audio and Alarm Suppliers and Installers  | Car Audio and Alarm Suppliers and Installers  |
| Commissioning and Service Engineers           | Commissioning and Service Engineers           |
| Computer Engineers                            | Computer Engineers                            |
| Conveyor Belt Engineers                       | Conveyor Belt Engineers                       |
| Data Cabling                                  | Data Cabling                                  |
| Domestic Appliance Engineers                  | Domestic Appliance Engineers                  |
| Doors and Shutters Installation               | Doors and Shutters Installation               |
| Ductwork Engineers                            | Ductwork Engineers                            |

One Underwriting is a trading style of Cover 4 You Limited who are authorised and regulated by the Financial Conduct Authority and are entered on the Financial Services Register under reference 672756 for Insurance Business Only.

Registered address: One Underwriting, The Exchange, 5 Bank Street, BURY, BL9 0DN.

For enquires please email [info@1uw.co.uk](mailto:info@1uw.co.uk) or telephone 0161 413 8606.

| PROPERTY DAMAGE | LIABILITY ONLY |
|-----------------|----------------|
|-----------------|----------------|

| Engineers (continued)                                           |                                                                           |
|-----------------------------------------------------------------|---------------------------------------------------------------------------|
| Electrical Contractors (domestic and commercial)                | Electrical Contractors (domestic and commercial)                          |
| Electrical Engineers (industrial)                               | Electrical Engineers (industrial)                                         |
| Enamellers                                                      | Enamellers                                                                |
| Fire Protection Engineers                                       | Fire Protection Engineers                                                 |
| Halon Gas Engineers                                             | Halon Gas Engineers                                                       |
| Lift Engineers                                                  | Lift Engineers                                                            |
| Lift Engineers (stair lifts and disabled lifts)                 | Lift Engineers (stair lifts and disabled lifts)                           |
| Machinery Movement and Storage                                  | Machinery Movement and Storage                                            |
| Mechanical Engineering<br><b>(max 25% work at own premises)</b> | Mechanical Engineering<br><b>(refer installation or repair of cranes)</b> |
| Medical and Laboratory Equipment Engineers                      | Medical and Laboratory Equipment Engineers                                |
| Office Equipment Engineers                                      | Office Equipment Engineers                                                |
| Plumbing and Gas Fitters and Heating Engineers                  | Plumbing and Gas Fitters and Heating Engineers                            |
| Solar Panel Engineers                                           | Solar Panel and Renewable Energy Engineers                                |
| Sound and Lighting Engineers                                    | Sound and Lighting Engineers                                              |
| Sporting Equipment Engineers                                    | Sporting Equipment Engineers                                              |
| Sprinkler System Supply and Installation                        | Sprinkler System Supply and Installation                                  |
| Street Lighting Engineers                                       | Street Lighting Engineers                                                 |
| Swimming Pool Engineers                                         | Swimming Pool Engineers                                                   |
| Telephone Equipment Engineers                                   | Telephone Equipment Engineers                                             |
| Water Treatment Engineers                                       | Water Treatment Engineers                                                 |

| Food and Drink                                          |                                                                                         |
|---------------------------------------------------------|-----------------------------------------------------------------------------------------|
| Bakeries                                                | Bakeries                                                                                |
| Beverage Manufacturers (soft drinks)                    | Beverage Manufacturers (soft drinks)                                                    |
| Breweries                                               | Breweries                                                                               |
| Butchers (wholesale)                                    | Butchers (wholesale)                                                                    |
| Catering Deliveries                                     | Catering Deliveries                                                                     |
| Catering Contractors                                    | Catering Contractors                                                                    |
| Cocoa and Drinking Chocolate Manufacturers              | Cocoa and Drinking Chocolate Manufacturers                                              |
| Coffee Powder Manufacturers                             | Coffee Powder Manufacturers                                                             |
| Cold Storage (distribution food and drink)              | Cold Storage (distribution food and drink)                                              |
| Confectionery Manufacturers (sweets and chocolates)     | Confectionery Manufacturers (sweets and chocolates)                                     |
| Dairies                                                 | Dairies                                                                                 |
| Distilleries (spirits)                                  | Distilleries (spirits)                                                                  |
| Fish Wholesalers and Processors <b>(exc. filleting)</b> | Fish Wholesalers and Processors <b>(exc. filleting)</b>                                 |
| Fish Wholesalers and Processors (inc. filleting)        | Fish Wholesalers and Processors (inc. filleting)                                        |
| Food and Drink Distributors                             | Food and Drink Distributors                                                             |
| Food Manufacturers (cooking)                            | Food Manufacturers                                                                      |
| Food Processors and Packers (meat, fish and poultry)    | Food Preservers, Packers and Canners<br>(frozen meat, frozen fish and frozen poultry)   |
| Food Processors and Packers (other)                     | Food Preservers, Packers and Canners (other)                                            |
| Fruit, Vegetable and Flower Wholesalers                 | Fruit, Vegetable and Flower Wholesalers                                                 |
| Jam Manufacturers                                       | Ice Cream Manufacturers                                                                 |
| Meat Processors <b>(exc. butchery)</b>                  | Jam Manufacturers                                                                       |
| Milkmen                                                 | Meat Processors <b>(exc. butchery)</b>                                                  |
| Mineral Water Manufacturers                             | Milkmen                                                                                 |
| Mustard and Spice Manufacturers                         | Mineral Water Manufacturers                                                             |
| Natural and Organic Health Product Distributors         | Mustard and Spice Manufacturers                                                         |
| Pickle Manufacturers                                    | Natural and Organic Health Product Distributors<br><b>(refer alternative medicines)</b> |
| Potato Crisp Manufacturers                              | Pickle Manufacturers                                                                    |
| Wineries                                                | Potato Crisp Manufacturers                                                              |
|                                                         | Wineries                                                                                |

| Leisure                                          |                                                                            |
|--------------------------------------------------|----------------------------------------------------------------------------|
| Amusement Arcades                                | Amusement Arcades<br><b>(subject to full details regarding amusements)</b> |
| Amusement Machine Supply and Hire                | Art Galleries                                                              |
| Athletic Clubs                                   | Athletic Clubs                                                             |
| Bingo Halls                                      | Auction Rooms                                                              |
| Boating Lake Operators                           | Bingo Halls                                                                |
| Bowling Alleys                                   | Boating Lake Operators                                                     |
| Bowling Greens                                   | Bowling Alleys                                                             |
| Camping and Caravan Sites <b>(exc. caravans)</b> | Bowling Greens                                                             |

|                        |                       |
|------------------------|-----------------------|
| <b>PROPERTY DAMAGE</b> | <b>LIABILITY ONLY</b> |
|------------------------|-----------------------|

| <b>Leisure (continued)</b>                                                  |                                                                                   |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Casinos                                                                     | Camping and Caravan Sites                                                         |
| Cinemas                                                                     | Cinemas                                                                           |
| Corporate Hospitality (conferences, etc)                                    | Corporate Hospitality ( <b>conference type events only</b> )                      |
| Dance, Music, Drama and Theatre Groups                                      | Dance, Music, Drama and Theatre Groups                                            |
| Dance Instructors and Studios                                               | Dance Instructors and Studios                                                     |
| Entertainers                                                                | Entertainers<br><b>(Subject to no hazardous activities, ie. circus acts, etc)</b> |
| Event Promotions (sporting, musical and drama)                              | Event Promotions (sporting, musical and drama)                                    |
| Exhibition and Conference Halls                                             | Exhibition and Conference Halls                                                   |
| Fishing Lakes                                                               | Fishing Lakes                                                                     |
| Function and Banqueting Suites                                              | Function and Banqueting Suites                                                    |
| Go-Kart Tracks                                                              | Golf Clubs                                                                        |
| Golf Ranges                                                                 | Golf Ranges                                                                       |
| Greyhound Stadiums                                                          | Greyhound Stadiums                                                                |
| Gymnasiums                                                                  | Gymnasiums ( <b>refer sunbeds, saunas or solariums</b> )                          |
| Health Clubs and Saunas                                                     | Holiday Camps                                                                     |
| Holiday Camps                                                               | Kiddie Ride Hire ( <b>coin-operated only</b> )                                    |
| Ice Skating Rinks                                                           | Leisure Centres                                                                   |
| Kiddie Ride Hire ( <b>coin-operated only</b> )                              | Mobile Discos and DJ's                                                            |
| Leisure Centres                                                             | Museums                                                                           |
| Mobile Discos and DJ's                                                      | Nature and Conservation Centres                                                   |
| Museums                                                                     | Party Organisers                                                                  |
| Nature and Conservation Centres                                             | Public Houses ( <b>drinks and food only</b> )                                     |
| Party Organisers                                                            | Race Courses                                                                      |
| Public Houses ( <b>drinks and food only</b> )                               | Restaurants                                                                       |
| Race Courses (all types)<br><b>(modern incombustible construction only)</b> | Snooker, Billiard and Pool Clubs                                                  |
| Restaurants                                                                 | Social Clubs                                                                      |
| Roller Skating Parks                                                        | Sport Clubs ( <b>refer professional clubs</b> )                                   |
| Snooker, Billiard and Pool Clubs                                            | Sports Instructors                                                                |
| Social Clubs                                                                | Theatres                                                                          |
| Sport Clubs                                                                 | Tour Guides                                                                       |
| Sports Instructors                                                          | Water Sports                                                                      |
| Theatres                                                                    |                                                                                   |
| Tour Guides                                                                 |                                                                                   |
| Water Sports                                                                |                                                                                   |

| <b>Manufacturers</b>                                                                                 |                                                                     |
|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| Abrasive Manufacturers                                                                               | Abrasive Manufacturers                                              |
| Aerial and Satellite Dish Manufacturers                                                              | Aerial and Satellite Dish Manufacturers                             |
| Agricultural and Horticultural Machinery Manufacturers<br><b>(refer tools other than hand-tools)</b> | Aerosol Spray Can Manufacturers                                     |
| Alarm Manufacturers                                                                                  | Agricultural and Horticultural Machinery Manufacturers              |
| Amusement Machine Manufacturers (metal)                                                              | Alarm Manufacturers                                                 |
| Amusement Machine Manufacturers (plastic)                                                            | Amusement Machine Manufacturers (metal)                             |
| Artificial Flower Manufacturers                                                                      | Amusement Machine Manufacturers (plastic)                           |
| Artificial Limb Manufacturers                                                                        | Artificial Flower Manufacturers                                     |
| Bag Manufacturers (fabric and leather)                                                               | Artificial Limb Manufacturers ( <b>exc. implants</b> )              |
| Bag Manufacturers (plastic)                                                                          | Bag Manufacturers (fabric and leather)                              |
| Barrel Makers, Drums and Kegs (metal)                                                                | Bag Manufacturers (plastic)                                         |
| Barrel Makers, Drums and Kegs (plastic)                                                              | Barrel Makers, Drums and Kegs (metal)                               |
| Basket and Wicker Manufacturers                                                                      | Barrel Makers, Drums and Kegs (plastic)                             |
| Battery Manufacturers                                                                                | Basket and Wicker Manufacturers                                     |
| Bicycle Manufacturers                                                                                | Battery Manufacturers                                               |
| Blind Manufacturers                                                                                  | Bedding Manufacturers                                               |
| Boiler Manufacturers                                                                                 | Bicycle Manufacturers                                               |
| Bottle Manufacturers                                                                                 | Blind Manufacturers                                                 |
| Brick and Tile Manufacturers (inc. flint millers)                                                    | Boiler Manufacturers<br><b>(domestic and light commercial only)</b> |
| Brush Manufacturers                                                                                  | Bottle Manufacturers                                                |
| Button, Buckle, Hook and Eye Manufacturers                                                           | Brick and Tile Manufacturers (inc. flint millers)                   |
| Cable Manufacturers                                                                                  | Brush Manufacturers                                                 |
| Camera Manufacturers                                                                                 | Button, Buckle, Hook and Eye Manufacturers                          |
| Camping Equipment Manufactures                                                                       | Cable Manufacturers                                                 |
| Candle and Wax Goods Makers                                                                          | Camera Manufacturers                                                |
| Caravan Manufacturers                                                                                | Camping Equipment Manufactures                                      |



| PROPERTY DAMAGE                                             | LIABILITY ONLY                                                                       |
|-------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <b>Manufacturers (continued)</b>                            |                                                                                      |
| Carpet Manufacturers                                        | Candle and Wax Goods Makers                                                          |
| Cassette, CD, DVD and Record Manufacturers                  | Caravan Manufacturers                                                                |
| Christmas Cracker and Decorations Manufacturers             | Carpet Manufacturers                                                                 |
| Clock Makers                                                | Cassette, CD, DVD and Record Manufacturers                                           |
| Computer Manufacturers                                      | Clock Makers                                                                         |
| Construction Plant and Machinery Manufacturers              | Computer Manufacturers                                                               |
| Contraceptive Manufacturers                                 | Construction Plant and Machinery Manufacturers<br><b>(refer crane manufacturers)</b> |
| Cosmetic Product Manufacturers                              | Contact Lens Manufacturers                                                           |
| Crayon Manufacturers                                        | Cosmetic Product Manufacturers                                                       |
| Curtain Manufacturers                                       | Crayon Manufacturers                                                                 |
| Curtain Rail Manufacturers                                  | Curtain Manufacturers                                                                |
| Cutlery Manufacturers                                       | Curtain Rail Manufacturers                                                           |
| Domestic Machinery Manufacturers                            | Cutlery Manufacturers                                                                |
| Electric Blanket Manufacturers                              | Domestic Machinery Manufacturers                                                     |
| Electric Fire and Heater Manufacturers                      | Electric Blanket Manufacturers                                                       |
| Electric Sign Manufacturers                                 | Electric Fire and Heater Manufacturers                                               |
| Electronic Equipment Manufacturers                          | Electric Sign Manufacturers                                                          |
| Essential Oil Manufacturers                                 | Electronic Equipment Manufacturers                                                   |
| Factory and Industrial Machinery Manufacturers              | Essential Oil Manufacturers                                                          |
| Fancy Goods Manufacturers                                   | Factory and Industrial Machinery Manufacturers                                       |
| Felt Manufacturers                                          | Fancy Goods Manufacturers                                                            |
| Fishing Equipment Manufacturers                             | Felt Manufacturers                                                                   |
| Fishing Net Manufacturers                                   | Fishing Gear Manufacturers                                                           |
| Flag Manufacturers                                          | Fishing Net Manufacturers                                                            |
| Glassware Manufacturers                                     | Flag Manufacturers                                                                   |
| Glazing Manufacturers                                       | Glassware Manufacturers                                                              |
| Hardware Goods Manufacture                                  | Glazing Manufacturers                                                                |
| Jewellery Manufacturers                                     | Hardware Goods Manufacturers                                                         |
| Ladder Manufacturers                                        | Jewellery Manufacturers                                                              |
| Lamp and Lighting Manufacturers                             | Ladder Manufacturers                                                                 |
| Lamp Shade Manufacturers                                    | Lamp Shade Manufacturers                                                             |
| Leather Goods Manufacturers                                 | Leather Goods Manufacturers                                                          |
| Lens Makers                                                 | Lens Makers                                                                          |
| Lock and Safe Manufacturers                                 | Lock and Safe Manufacturers                                                          |
| Measuring, Monitoring and Recording Equipment Manufacturers | Match Manufacturers                                                                  |
| Medical and Surgical Equipment Manufacturers                | Measuring Monitoring and Recording Equipment Manufacturers                           |
| Microwave Equipment Manufactures                            | Medical Equipment Manufacturers                                                      |
| Mirror Manufacturers                                        | Microwave Equipment Manufactures                                                     |
| Mop Manufacturers                                           | Mirror Manufacturers                                                                 |
| Musical Instrument Manufacturers                            | Mop Manufacturers                                                                    |
| Neon Sign Manufacturers                                     | Musical Instrument Manufacturers                                                     |
| Nursery Product Manufacturers                               | Neon Sign Manufacturers                                                              |
| Office Business Machinery Manufacturers                     | Nursery Product Manufacturers                                                        |
| Packaging Manufactures                                      | Office Machinery Manufacturers <b>(exc. computers)</b>                               |
| Paper and Cardboard (Product) Manufacturers                 | Packaging Manufactures                                                               |
| Pet Product Manufacturers                                   | Paper and Cardboard Manufacturers                                                    |
| Picture Frame Manufacturers                                 | Paper and Cardboard Product Manufacturers                                            |
| Potteries                                                   | Pet Product Manufacturers<br><b>(exc. vitamins and non-natural supplements)</b>      |
| Printing Machinery Manufacturers                            | Picture Frame Manufacturers                                                          |
| Ready Mix Concrete Manufacturers                            | Potteries                                                                            |
| Refrigerators and Refrigerating Plant Manufacturers         | Printing Machinery Manufacturers                                                     |
| Rope Makers and Jute Mills                                  | Ready Mix Concrete Manufacturers                                                     |
| Rubber Stamp Manufacturers                                  | Refrigerators and Refrigerating Plant Manufacturers                                  |
| Sailmakers and Tanners                                      | Rope Makers and Jute Mills                                                           |
| Sports Equipment Manufacturers                              | Rubber Stamp Manufacturers                                                           |
| Spring Manufacturers                                        | Sailmakers and Tanners                                                               |
| Stationary Manufacturers                                    | Sports Equipment Manufacturers                                                       |
| Tent and Marquee Manufacturers                              | Spring Manufacturers                                                                 |
| Toiletries Manufacturers                                    | Stationary Manufacturers                                                             |
| Toy Manufacturers                                           | Tent and Marquee Manufacturers                                                       |
| TV, Hi-Fi, Audio and Communication Equipment Manufacturers  | Toiletries Manufacturers                                                             |

One Underwriting is a trading style of Cover 4 You Limited who are authorised and regulated by the Financial Conduct Authority and are entered on the Financial Services Register under reference 672756 for Insurance Business Only.

Registered address: One Underwriting, The Exchange, 5 Bank Street, BURY, BL9 0DN.

For enquires please email [info@1uw.co.uk](mailto:info@1uw.co.uk) or telephone 0161 413 8606.

|                        |                       |
|------------------------|-----------------------|
| <b>PROPERTY DAMAGE</b> | <b>LIABILITY ONLY</b> |
|------------------------|-----------------------|

| <b>Manufacturers (continued)</b> |                                                                                          |
|----------------------------------|------------------------------------------------------------------------------------------|
| Umbrella Manufacturers           | Toy Manufacturers                                                                        |
| Vending Machine Manufacturers    | TV, Hi-Fi, Audio and Communication Equipment Manufacturers ( <b>exc. mobile phones</b> ) |
| Wall paper Manufacturers         | Umbrella Manufacturers                                                                   |
| Wheelchair Manufacturers         | Vending Machine Manufacturers                                                            |
|                                  | Wall paper Manufacturers                                                                 |
|                                  | Wheelchair Manufacturers                                                                 |

| <b>Media</b>                |                             |
|-----------------------------|-----------------------------|
| Advertising Agencies        | Advertising Agencies        |
| Film Manufacturers          | Film Manufacturers          |
| Film Processing             | Film Processing             |
| Photographers (inc filming) | Photographers (inc filming) |
| Recording Studios           | Recording Studios           |

| <b>Metal Workers</b>           |                                                          |
|--------------------------------|----------------------------------------------------------|
| Art Metal Working              | Art Metal Working                                        |
| Blacksmiths and Farriers       | Blacksmiths and Farriers                                 |
| Bolt and Nut Manufacturers     | Bolt and Nut Manufacturers                               |
| Electroplaters                 | Electroplaters                                           |
| Foundries                      | Goldsmiths                                               |
| Goldsmiths                     | Metal Polishers                                          |
| Metal Polishers                | Metal Fabricators (working away) ( <b>always refer</b> ) |
| Metal Fabricators (premises)   | Metal Fabricators (premises)                             |
| Precision Engineers            | Precision Engineers                                      |
| Roller Shutter Manufacturers   | Roller Shutter Manufacturers                             |
| Sheet Metal workers (premises) | Sheet Metal workers (premises)                           |
| Steel Stockholders             | Steel Stockholders                                       |
| Wire Product Manufacturers     | Silversmiths                                             |
|                                | Wire Product Manufacturers                               |

| <b>Non-Manual</b>                                                      |                                                                                                                                 |
|------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Accountants                                                            | Accountants                                                                                                                     |
| Analytical Laboratories                                                | Analytical Laboratories                                                                                                         |
| Architects                                                             | Banks and Building Societies                                                                                                    |
| Banks and Building Societies                                           | Clerical and Offices                                                                                                            |
| Clerical and Offices                                                   | Computer and Website Consultants                                                                                                |
| Computer and Website Consultants (office)                              | Consulting Engineers                                                                                                            |
| Consulting Engineers (office)                                          | Estate Agents ( <b>exc. auctioneers</b> )                                                                                       |
| Estate Agents ( <b>exc. auctioneers</b> )                              | Health and Safety Consultants                                                                                                   |
| Health and Safety Consultants                                          | Management Consultants                                                                                                          |
| Insurance Brokers                                                      | Marketing and Sales Consultants                                                                                                 |
| Management Consultants                                                 | Opticians                                                                                                                       |
| Marketing and Sales Consultants                                        | Site Supervisors                                                                                                                |
| Opticians                                                              | Surgeries (doctors, dentists, chiropodists, alternative remedies etc.) ( <b>exc. abortion or cosmetic surgery specialists</b> ) |
| Site Supervisors                                                       | Surveyors and Architects                                                                                                        |
| Surgeries (doctors, dentists, chiropodists, alternative remedies etc.) | Telesales                                                                                                                       |
| Surveyors                                                              | Trainers and Tutors (non-manual courses)                                                                                        |
| Surveyors (testing for hazardous materials)                            | Travel Agents and Tour Operators ( <b>exc. tour operators liability</b> )                                                       |
| Telesales                                                              |                                                                                                                                 |
| Trainers and Tutors (non-manual)                                       |                                                                                                                                 |
| Travel Agents and Tour Operators                                       |                                                                                                                                 |

|                        |                       |
|------------------------|-----------------------|
| <b>PROPERTY DAMAGE</b> | <b>LIABILITY ONLY</b> |
|------------------------|-----------------------|

| Processing                               |                                                                    |
|------------------------------------------|--------------------------------------------------------------------|
| Aggregate, Sand and Ballast Distribution | Aggregate, Sand and Ballast Distribution<br><b>(exc. Quarries)</b> |
| Bookbinders and Print Finishers          | Bookbinders                                                        |
| Engravers                                | Engravers                                                          |
| Laminators                               | Laminators                                                         |
| Packagers                                | Packagers                                                          |
| Upholsterers                             | Upholsterers                                                       |

| Property Owners                                                         |                                                                                 |
|-------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| Car Parks (open air parking)                                            | Car Parks (open air parking)                                                    |
| Car Parks (multi storey and covered parking)                            | Car Parks (multi storey and covered parking)                                    |
| Commercial Properties (shops and offices)                               | Commercial Properties (shops and offices)                                       |
| Commercial Properties (single tenure commercial)                        | Commercial Properties (single tenure commercial)                                |
| Commercial Properties (multi tenure commercial<br><b>(exc. mills)</b> ) | Holiday Homes                                                                   |
| Commercial Properties (unoccupied)                                      | Hotels and Guest Houses (others)<br><b>(refer sunbeds, saunas or solariums)</b> |
| Holiday Homes                                                           | Land Owners                                                                     |
| Hotels and Guest Houses (others)                                        | Resident Associations                                                           |
| Residential Properties (professional let)                               | Residential Properties (professional let)                                       |

| Retail                                         |                                                           |
|------------------------------------------------|-----------------------------------------------------------|
| Art, Craft and Needlework Shops                | Antique Dealers                                           |
| Bakers                                         | Art, Craft and Needlework Shops                           |
| Basket and Wicker Shops                        | Bakers                                                    |
| Bathroom Equipment Shops                       | Basket and Wicker Shops                                   |
| Betting Shops                                  | Bathroom Equipment Shops                                  |
| Bicycle Shops                                  | Betting Shops                                             |
| Booksellers                                    | Bicycle Shops                                             |
| Butchers                                       | Booksellers                                               |
| Cafes and Sandwich Shops                       | Butchers                                                  |
| Carpet Retailers                               | Cafes and Sandwich Shops                                  |
| Ceramic Tile Shops                             | Carpet Retailers                                          |
| Charity Shops                                  | Ceramic Tile Shops                                        |
| Chemist Shops                                  | Charity Shops                                             |
| Chandlers shop                                 | Chemist Shops                                             |
| China and Glass Shops                          | Chandlers shop                                            |
| Clothing Shops (designer)                      | China and Glass Shops                                     |
| Clothing Shops <b>(exc. leather and suede)</b> | Clothing Shops - Designer                                 |
| Clothing Shops (inc. leather and suede)        | Clothing Shops <b>(exc. leather and suede)</b>            |
| Computer and Ancillary Equipment Shops         | Clothing Shops (inc. leather and suede)                   |
| Confectionery Shops                            | Computer and Ancillary Equipment Shops                    |
| Curtain and Blind Shops                        | Confectionery Shops                                       |
| Delicatessens                                  | Curtain and Blind Shops                                   |
| Department Stores                              | Delicatessens                                             |
| Do It Yourself Shops                           | Department Stores                                         |
| Drapers <b>(exc. made-up clothing)</b>         | Do It Yourself Shops                                      |
| Electrical Shops                               | Drapers <b>(exc. made-up clothing)</b>                    |
| Fashion Accessories                            | Electrical Shops                                          |
| Fishing Tackle Shops                           | Fashion Accessories                                       |
| Fishmongers                                    | Fishing Tackle Shops                                      |
| Frozen Food Shops                              | Fishmongers                                               |
| Furniture Shops                                | Frozen Food Shops                                         |
| General Stores                                 | Furniture Shops                                           |
| Gift Shops                                     | General Stores                                            |
| Greengrocers                                   | Gift Shops                                                |
| Grocers                                        | Greengrocers and Florists                                 |
| Hairdressers and Beauticians                   | Grocers                                                   |
| Hairdressers and Beauticians (inc mobile)      | Hairdressers and Beauticians <b>(refer lasers)</b>        |
| Hardware Shops                                 | Hairdressers and Beauticians-mobile <b>(refer lasers)</b> |
| Health Food Shops                              | Hardware Shops                                            |
| Ice Cream Parlours                             | Health Food Shops                                         |
| Ironmongers                                    | Ice Cream Parlours                                        |
| Launderettes and Dry Cleaners                  | Ironmongers                                               |
| Leather and Travel Goods Shops                 | Launderettes                                              |



| PROPERTY DAMAGE                                     | LIABILITY ONLY                                                               |
|-----------------------------------------------------|------------------------------------------------------------------------------|
| <b>Retail (continued)</b>                           |                                                                              |
| Lighting Shops                                      | Leather and Travel Goods Shops                                               |
| Model and Hobby Shops                               | Lighting Shops                                                               |
| Musical Instrument Shops                            | Model and Hobby Shops                                                        |
| Newsagents                                          | Musical Instrument Shops                                                     |
| Nursery Goods and Pram Retailers                    | Newsagents                                                                   |
| Office Equipment and Furniture Shops                | Nursery Goods and Pram Retailers                                             |
| Off License                                         | Office Equipment and Furniture Shops                                         |
| Paint and Wallpaper Shops                           | Off License                                                                  |
| Pawnbrokers                                         | Paint and Wallpaper Shops                                                    |
| Picture Framers                                     | Pawnbrokers                                                                  |
| Plant and Tool Hirers (small plant)                 | Picture Framers                                                              |
| Record, CD, DVD and Cassette Shops                  | Plant and Tool Hirers (small plant)                                          |
| Shoe Repairers and key cutters                      | Record, CD, DVD and Cassette Shops                                           |
| Shoe Shops                                          | Shoe Repairers and key cutters                                               |
| Soft Furnishing Shops                               | Shoe Shops                                                                   |
| Sport and Outdoor Equipment Shops                   | Soft Furnishing Shops                                                        |
| Stationery and Greeting Card Shops                  | Sport and Outdoor Equipment Shops                                            |
| Takeaways                                           | Stationery and Greeting Card Shops                                           |
| Toy Shops                                           | Takeaways                                                                    |
| TV, Hi-Fi and Audio Shops                           | Toy Shops                                                                    |
|                                                     | TV, Hi-Fi and Audio Shops                                                    |
| <b>Transport</b>                                    |                                                                              |
| Car and Van Hirers                                  | Car and Van Hirers                                                           |
| Coach and Bus Operators                             | Coach and Bus Operators                                                      |
| Coal Merchants and Dealers                          | Coal Merchants and Dealers<br><b>(exc. charcoal briquette manufacturers)</b> |
| Couriers (motorcycle)                               | Couriers (motorcycle)                                                        |
| Couriers (others)                                   | Couriers (others)                                                            |
| Drivers and Delivery People                         | Drivers and Delivery People                                                  |
| Driver Training                                     | Driver Training                                                              |
| Fork Lift Truck Drivers and Trainers                | Fork Lift Truck Drivers and Trainers                                         |
| Furniture Removals                                  | Furniture Removals                                                           |
| Hauliers (general)                                  | Hauliers (general)                                                           |
| Traffic Management                                  | Traffic Management                                                           |
| <b>Woodworkers</b>                                  |                                                                              |
| Carpenters and Joiners (working away)               | Box and Packing Case Manufacturers <b>(exc. pallets)</b>                     |
| French Polishers                                    | Carpenters and Joiners (inc. working away)                                   |
| Furniture Manufacturers <b>(exc. beds and sofa)</b> | French Polishers                                                             |
|                                                     | Furniture Manufacturers                                                      |
|                                                     | Hardboard Manufacturers                                                      |
|                                                     | Woodworking Machinists                                                       |
| <b>All Others</b>                                   |                                                                              |
| Divers                                              | Fetes, Bazaars and Craft Fares                                               |
| Fetes and Bazaars                                   | Funeral Directors                                                            |
| Funeral Directors                                   | Veterinary Surgeries                                                         |
| Veterinary Surgeries <b>(exc. livestock)</b>        |                                                                              |